

Information to identify the case:

Debtor 1	Eric Joseph Kaminsky	Social Security number or ITIN	xxx-xx-7749
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 11/30/17
Case number: 17-24814-JAD		Date case converted to chapter	7 9/10/20

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eric Joseph Kaminsky	
2. All other names used in the last 8 years		
3. Address	352 Thompson Road Chicora, PA 16025	
4. Debtor's attorney Name and address	Samuel M. DiFatta PO Box 23 Tarentum, PA 15084	Contact phone 724-882-5175 Email: difatta1015@comcast.net
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/10/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 9, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/8/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/19/20 Deadline for governmental units to file a proof of claim: Filing deadline: 5/29/18 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Liquidation of the debtor's property and payment of creditors' claims	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Eric Joseph Kaminsky
 Debtor

Case No. 17-24814-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309B

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 Total Noticed: 33

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db #+Eric Joseph Kaminsky, 352 Thompson Road, Chicora, PA 16025-4512
 aty +Alexandra Teresa Garcia, McCabe Weisberg & Conway, P.C., 123 South Broad Street,
 Philadelphia, PA 19109-1029
 aty +Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 1400,
 Philadelphia, PA 19109-1060
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
 14737278 +BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
 14737277 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14737279 +Brand Source, PO Box 9001006, Louisville, KY 40290-1006
 14737281 +Butler Emergency Physicians, PO Box 3478, Allentown, PA 18106-0478
 14737282 +Butler Imaging & Interventional Assoc., 7 Acee Drive, Natrona Heights, PA 15065-9700
 14737283 +Butler Medical Providers, Suite 001, PO Box 1549, Butler, PA 16003-1549
 14737284 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
 14737290 +COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, PO Box 1623, Butler, PA 16003)
 14737289 +Clearview Federal Credit Union VISA, PO Box 71050, Charlotte, NC 28272-1050
 14737293 +Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225
 14770272 +FBC Mortgage, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 14737297 +FBC Mortgage, LLC, 189 S. Orange Ave., Ste 970, Orlando, FL 32801-3264
 14751532 +Northwest Bank, PO Box 337, Warren PA 16365-0337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: difattal015@comcast.net Sep 11 2020 04:17:28 Samuel M. DiFatta, PO Box 23,
 Tarentum, PA 15084
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 11 2020 04:17:54
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 11 2020 04:17:54 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 11 2020 04:18:14
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14737280 +EDI: DVTM.COM Sep 11 2020 08:03:00 Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
 14746494 +EDI: DVTM.COM Sep 11 2020 08:03:00 Bridgecrest Credit Company, LLC, PO BOX 29018,
 PHOENIX, AZ 85038-9018
 14737291 E-mail/Text: bankruptcy@credcontrol.com Sep 11 2020 04:17:36 Credit Control Corp,
 11821 Rock Landing Drive, Newport News, VA 23606
 14755503 EDI: BL-BECKET.COM Sep 11 2020 08:03:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14737285 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 11 2020 04:18:15
 Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
 14737296 +E-mail/Text: collect@ccsroanoke.com Sep 11 2020 04:18:36 Creditors Collection Service,
 4530 Old Cave Spring Road, Roanoke, VA 24018-3423
 14933956 EDI: JEFFERSONCAP.COM Sep 11 2020 08:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,
 St Cloud MN 56302
 14737298 E-mail/Text: PBNCNotifications@peritussservices.com Sep 11 2020 04:17:37 Kohl's,
 PO Box 3043, Milwaukee, WI 53201-3043
 14767085 E-mail/PDF: resurgentbknofications@resurgent.com Sep 11 2020 04:22:00
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14737300 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 11 2020 04:22:32 Regional Acceptance Corp.,
 1424 E. Fire Tower Road, Greenville, NC 27858-4105
 14751149 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 11 2020 04:22:32 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr FBC Mortgage, LLC
 cr FBC Mortgage, LLC
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems, PO Box 7999,
 St Cloud, MN 56302-9617)
 14737292* ++CREDIT CONTROL CORPORATION, ATTN CREDIT CONTROL CORPORATION, 11821 ROCK LANDING DR,
 NEWPORT NEWS VA 23606-4225
 (address filed with court: Credit Control Corp, 11821 Rock Landing Drive,
 Newport News, VA 23606)
 14737286* +Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
 14737287* +Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
 14737288* +Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
 14737294* +Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225
 14737295* +Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225

District/off: 0315-2

User: culy
Form ID: 309B

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Total Noticed: 33

Date Rcvd: Sep 10, 2020

14737299 ##+Northwest Consumer Discount, 4213 Washington Road, Canonsburg, PA 15317-2565

TOTALS: 2, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor FBC Mortgage, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor FBC Mortgage, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com; Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor FBC Mortgage, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Samuel M. DiFatta on behalf of Debtor Eric Joseph Kaminsky difattal015@comcast.net,
richard.gainey@comcast.net; difattasr89351@notify.bestcase.com

TOTAL: 7